

Certificate Number: 05781-PAE-DE-029549693

Bankruptcy Case Number: 12-20459



05781-PAE-DE-029549693

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 9, 2017, at 12:00 o'clock PM PDT, John Palermo completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 9, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President